

Date  
Creditor/Collection Agency  
Address  
Address

RE: Claim Number/Date/Description

To whom it may concern:

I am writing in regards to the above-referenced debt to inform you that I am disputing this debt and requesting verification under the Fair Debt Collection Practices Act.

I am disputing this alleged debt because I do not owe it.

Because I am disputing this debt, you should not report it to any credit reporting agency. If you have already reported it, please contact the credit reporting agencies and inform them that the debt is disputed. If you stop your collection of this debt, and forward or return it to another company, please indicate to them that it is disputed. Reporting information that you know to be inaccurate or failing to report information correctly violates the Fair Debt Collection Practices Act.

Please verify this alleged debt by providing the following information:

The name and address of the creditor to whom the debt is currently owed, the account number used by that creditor, and the amount owed.

- If this alleged debt started with a different creditor, provide the name and address of the original creditor, the account number used by that creditor, and the amount owed to that creditor at the time it was transferred. When you identify the original creditor, please provide any other name by which I might know them, if that is different from the official name. In addition, tell me when the current creditor obtained the debt and who the current creditor obtained it from.
- If you are asking that I pay a debt that somebody else is or was required to pay, identify that person. Provide verification and documentation about why this is a debt that I am required to pay.
- Provide verification and documentation that there is a valid basis for claiming that I am required to pay the debt to the current creditor including a copy of any written agreement that created the alleged requirement to pay and a copy of the last billing statement or other correspondence sent to me by the original creditor in relation to this alleged debt.
- State the amount of the debt when you obtained it, and when that was.
- Tell me when the original creditor claims this debt became due and when it became delinquent.
- Identify the date of the last payment made on this account.

- If there have been any additional interest, fees or charges added, or if there have been any other adjustments or changes since the last billing statement from the original creditor, provide an itemization showing the dates and amount of each added amount or adjustment. In addition, explain how any added interest, fees or other charges are expressly authorized by the agreement creating the debt or are otherwise permitted by law.
- Identify the statute of limitations applicable to any legal action to collect this alleged debt and the expiration date of the applicable statute of limitations, and explain how you determined the applicable statute of limitations and expiration date.

**(Optional)** Finally, please note that I do not wish to receive telephone calls or letters concerning this debt that I do not owe to the alleged creditor. The Fair Debt Collection Practices Act requires you to respect this request.

**(Optional)** Please contact my lawyer about this debt, and do not contact me directly again. My lawyer's contact information is:

***[Contact information for your lawyer].***

**(Optional)** You can contact me about this debt, but only in the way authorized below. Do not contact me about this debt in other way, or at any other place or time.

You can only contact me at:

***[Mailing address if you want to get mail]***

***[Phone number and convenient times if you want to be contacted by phone]***

**(Optional)** Please take notice that my employer prohibits me from receiving communications from debt collectors at work. The Fair Debt Collection Practices Act requires you to respect this notice and cease any contact with my employer or with me at my place of employment.

Thank you for your attention to this matter.

Signature

Printed Name

Address

Address